

#### STATE EMPLOYEE HEALTH PLAN

# NON STATE EMPLOYEE NEWS SEPTEMBER 2011 EDITION





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### Non State Employee Plan Year 2012 Open Enrollment

### Open Enrollment is coming soon!

#### October 1—October 31, 2011

It happens each fall – school starts, then Open Enrollment. For all non state employees, the new way to enroll in health benefits for PY 2012 will be through the Internet, using the **Kansas Employee Eligibility Portal (KEEP).** 

#### **BEGINNING THIS YEAR! - TRANSITION TO THE NEW ONLINE ENROLLMENT PORTAL**

This year, non state group employees must complete their open enrollment for Plan Year 2012 online. Employees will enroll online using any computer with Internet access – at work, home, or at most public libraries. This online enrollment portal will replace the paper open enrollment forms that have been submitted in the past. This will improve and streamline the open enrollment process for everyone. Starting **October 1**, **2011**, all non state employer group employees will go to the **K**ansas **E**mployee **E**ligibility **P**ortal (KEEP) at:

#### www.SEHP/2012NSEGroup/openenroll

A separate announcement with user registration information and instructions is being emailed to HR Officers for distribution.

# As a non state employer group employee, you must go to the new Open Enrollment website to:

- 1. Register as a first time user and set up an account. In order to register, you must provide a current phone number and email address and enter your KS Employee ID number.
- 2. Review your current SEHP enrollment elections.
- 3. Make health plan coverage changes including adding or dropping your coverage, adding or dropping dependents which results in a coverage level change, electing voluntary vision coverage, or changing pretax payment status.
- 4. Disclose your tobacco use status for PY 2012—this is the only opportunity you as an employee have to disclose your tobacco use status for PY 2012.

Please remember to print any changes that you make online for your own records. Benefit confirmation statements will be available for employees to view online by mid-December, 2011.

From **October 1– 31, 2011** if you experience any trouble using this website, call the KEEP Help Desk at: **1-800-832-5337 (Toll free)** 

The Help Desk is open 7 days a week, 7 A.M. to 9 P.M. Central Time.

# Plan Year 2012 Open Enrollment

#### What's New this Year?

This October, Non State Employees will see very few changes to the benefit package offered for their consideration.

1. Blue Cross and Blue Shield of Kansas will offer Plan C – the Qualified High Deductible Plan, for the first time for calendar year 2012. The Health Savings Account will be handled by SelectAccount with two options to choose from: 1) the Thrift Saver HSA, which offers low fees, but also a lower interest rate, and 2) the Premium Saver HSA, which offers a higher interest rate, but also has a higher fee. Employees enrolling in the new BCBSKS Plan C option will need to enroll in the SelectAccount HSA online and select the option they prefer.



- 2. UMR will be replaced by UnitedHealthcare. There will be a different but larger provider network, different customer service numbers and a different website. The Health Savings Account will remain with American Chartered with no change in the service arrangements.
- **3.** Prescription Drug coverage for Plan C will move to a coinsurance model similar to what is available for Plans A & B. All prescriptions will continue to be subject to the Plan C deductible. Once the deductible is met, members will pay 35% for preferred brands and 20% for generics. The Chronic Care benefit with its lower coinsurance for asthma and diabetes medications will also apply to the new arrangement.



# **Preferred Lab Benefit**

There will be a new look to the Preferred Lab Benefit for State Employee Health Plan members beginning in January 2012. Quest Diagnostics will be joined by Stormont Vail Healthcare in providing laboratory services covered at 100%, but only for those covered under Plans A & B.

SEHP members who use Cotton O'Neil as their provider for health care will automatically receive the Preferred Lab Benefit for outpatient lab services. Non Cotton O'Neil patients may access the Preferred Lab Benefit by bringing a photo ID, their Medical benefit ID card and their physician's orders to one of the following locations:

<u>Facility</u>	<u>Address</u>	<u>City/State</u>	Zip Code
Stormont-Vail Health <i>Care</i> Laboratory	1500 SW 10 <sup>th</sup> Ave	Topeka, KS	66604
Cotton-O'Neil 901	901 SW Garfield	Topeka, KS	66606
Cotton-O'Neil 823	823 SW Mulvane	Topeka, KS	66606
Cotton-O'Neil Croco Laboratory	2909 SE Walnut Drive	Topeka, KS	66605
Cotton-O'Neil Urish Laboratory	6725 SW 29 <sup>th</sup> Street	Topeka, KS	66614
Cotton-O'Neil Carbondale Laboratory	211 East Main	Carbondale, KS	66414
Emporia Medical Arts Clinic	1301 W 12 <sup>th</sup> Avenue, Suite 401	Emporia, KS	66801
Cotton-O'Neil Wamego Laboratory	1704 Commercial Circle	Wamego, KS	66547

## **HealthQuest Programs**

### 2012 Non-Tobacco Use Premium Discount

The premium discount for PY 2012 will work the same way it has the past few years. Employees need to make a tobacco use declaration during open enrollment (October 1 – 31, 2011).

- Employees who indicate they are non-tobacco users during open enrollment will receive the non-tobacco use premium discount of \$40 per month starting January 1, 2012.
- Employees who use tobacco and who elect during the open enrollment period to participate in the tobacco cessation program must enroll and complete 5 tobacco cessation telephone discussions with a Quit Coach by July 31, 2012, to retain the premium discount of \$40 per month for PY 2012. Enrollment and coaching discussions may begin as early as October 1, 2011.

# What's new is that there is a double benefit for PY 2012:

- Non-tobacco users who indicated during PY 2012 enrollment that they are non-tobacco users not only receive the discount for PY 2012 starting January 1, but also receive 10 credits toward their 20 required credits for the PY 2013 premium discount outlined in the new Health-Quest Rewards Program.
- Tobacco users who complete the tobacco cessation program by July 31, 2012, not only receive the discount for PY 2012 starting January 1 but also receive 10 credits toward their 20 required credits for the PY 2013 premium discount outlined in the new Health-Quest Rewards Program.

### **HealthQuest Rewards Program**

From October 1, 2011 through July 31, 2012, employees enrolled in the State Employee Health Plan have an opportunity to earn credits by participating in wellness activities offered through their benefits plan. Those who earn at least 20 credits by July 31, 2012, will receive an annual health insurance premium discount of \$480 beginning in 2013.

Employees may select from a wide variety of online, telephonic and in-person programs to earn credits as shown in the chart on the next page. Credits are tracked on the member portal at <a href="www.KansasHealthQuest.com">www.KansasHealthQuest.com</a>. Please note that a Health Screening and Health Assessment are required.

In addition to the premium discount, employees can win gift cards through prize drawings as follows:

- November 30 Prize Drawing Includes everyone who has registered a HealthQuest account since January 2010 on the wellness portal at <a href="https://www.KansasHealthQuest.com">www.KansasHealthQuest.com</a>
- March 31 Prize Drawing Includes everyone who has earned at least 20 credits
- July 31 Prize Drawing Includes everyone who has earned at least 20 credits; those who have earned more than 20 credits will be entered multiple times for more chances to win

A total of 53 winners will be selected during each drawing! There will be 1 winner of a \$100 gift card, 2 winners of \$50 gift cards, and 50 winners of \$25 gift cards.

Covered spouses/dependents (age 18 and older) may also participate in programs to earn credits for the prize drawings but do not need to earn credits for the premium discount.



## HealthQuest Rewards Program

October 1, 2011 – July 31, 2012  Premium Discount = 20 Credits	Credit Value	Credit Max	
Health Screening & Health Assessment - Required (in-person/online)	10	10	
Tobacco Cessation Program Completion (telephonic)	10	10	
Non-Tobacco User (enrollment election)	10	10	
Condition Management - Enrollment + 1 call (telephonic)	10	10	
Preventive Exams - Well-Woman/Well-Man (in-person/self-reported)	5	5	
Preventive Exams - 2 Dental/Year, 1 Vision/Year (in-person/self-reported)	5	15	
Healthy Living Programs (online)	5	15	
Health Coaching - 8 Interactions (telephonic, email, IM chat)	5	5	
Wellness Challenges (online)	5	15	
Online Monthly Seminars (online)	2	6	
HealthQuest Approved Activities (in-person, online, telephonic/self-reported)	2	6	
Total Credits Possible = 97 Total Credits Required = 20			

### **Health Screenings**

HealthQuest offers three ways to obtain your biometric data through a health screening:

- 1) Attend a free onsite health screening offered by HealthQuest at many locations statewide. A simple finger stick test provides:
  - Total cholesterol, HDL, LDL and total cholesterol to HDL ratio
  - Triglycerides and glucose
  - Systolic and diastolic blood pressure
  - Height, weight and body mass index (BMI)
  - Waist circumference
- 2) Schedule a preventive screening visit with your physician that is covered at 100% when using a network provider (with no co-pay or deductible).

3) Order an at-home screening kit if you do not have access to a health screening event in your area. Please note that the at home test kit does not include results for blood pressure, height, weight and waist circumference needed to complete your online health assessment.

# Online Health Assessment (10 Credits)

Using results obtained from a health screening, doctor visit, or at-home screening kit, complete an online health assessment to receive valuable health information and a personal health improvement plan developed just for you. The health assessment is required to earn the premium discount.

**Continued**→

## HealthQuest Rewards Program

# Tobacco Cessation Program (10 Credits)

Enroll in Quit For Life, the nation's leading tobacco cessation program, and work with expert quit coaches by telephone to develop a personal quit plan. Receive an 8-week supply of nicotine patches or gum at no cost to you (if appropriate).

### <u>Condition Management Programs</u> (10 Credits)

Condition management coaching is designed to help you manage a chronic condition to achieve your best level of health. You'll receive guidance and encouragement to support your doctor's plan of care from experienced nurses. You may also be eligible to receive specialized health monitoring devices to help you better track your progress. Condition management programs are offered to those who have been diagnosed with or receive treatment for the following:

Asthma

- Diabetes
- Chronic Obstructive Pulmonary Disease
- Heart Failure
- Coronary Artery Disease

### **Health Coaching (5 Credits)**

Health coaching is designed to support you in making positive lifestyle changes. Participate by telephone, instant message chat or email communication with a personal health coach who will provide the tools, motivation and support to help you:

- Lose weight
- . Eat healthier foods
- Be more active
- . Gain energy
- Ease stress
- . Be more confident

#### Nurse 24 (2 Credits)

The nurse line is available 24 hours a day, 7 days a week for any health related question. Call toll-free 1-888-275-1205 (option 2) and speak confidentially with a specially trained nurse any time, day or night. From general health and medical information to urgent issues, Nurse 24 can help you make the most informed decisions about what to do.

### **Wellness Portal**

Log on to the wellness portal at <a href="https://www.KansasHealthQuest.com">www.KansasHealthQuest.com</a> for the most up-to-date health and wellness information 24 hours a day. Through the portal you can also:

- Schedule an appointment to attend a free health screening or request an at-home screening kit
- Complete an online health assessment to better understand your current health status and receive personalized feedback on how to improve your health
- Participate in fun wellness challenges that encourage healthy habits
- Access 13 different healthy livings programs that guide you through a 6-week online course to help you achieve your goals
- Participate in online monthly seminars on a variety of wellness topics
- Self-report your preventive screening visits and HealthQuest approved activities to earn credits

#### For More Information

HealthQuest Rewards Program Details: www.kdheks.gov/hcf/healthquest

Track Credits on Wellness Portal beginning October 1, 2011: <a href="https://www.KansasHealthQuest.com">www.KansasHealthQuest.com</a>

### For Human Resource Representatives—Reminders for Benefits Processing

#### **EMPLOYEE ADDRESSES**

Please ensure that an employee's most current address is always listed on any enrollment or change form submitted to the SEHP. This is to ensure that they receive important information regarding their health insurance in a timely manner.



#### \*\* DEADLINE FOR SUBMISSION OF DEPENDENT DOCUMENTATION \*\*

All dependent documentation is due to SEHP Membership Services **no later than 5:00 PM, November 4, 2011.** This is necessary in order to meet internal deadlines to ensure data will be sent timely to the carriers/vendors. If dependent documentation is not received by this deadline, dependents will *NOT* be added to the employee's plan for 2012.



